

Information to identify the case:

Debtor 1	<u>Lee Ann Spencer</u>	Social Security number or ITIN	xxx-xx-6191
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-22510-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lee Ann Spencer

9/16/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lee Ann Spencer
DebtorCase No. 15-22510-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db +Lee Ann Spencer, 12 Oliver Street, Mc Donald, PA 15057-2897
 cr JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
 cr +The Bank of New York Mellon Trust Company, Robertson, Anschutz, Shcneid P.L.,
 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
 14075943 +BYL Services / Novasom, 301 Lacey Street, West Chester, PA 19382-3727
 14075945 +Chase / Michael T McKeever, Esq., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14106334 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14330454 +The Bank of New York Mellon, c/o Phellan Hallinan Diamond & Jones,
 attn.: Jerome Blank, Esq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2020 04:41:53

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2020 04:41:53 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Sep 17 2020 08:03:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14075942 +E-mail/Text: bankruptcy@rentacenter.com Sep 17 2020 04:43:25 Acceptance Now,
 5501 Headquarters Dr, Plano, TX 75024-5837
 14075944 +EDI: CAPITALONE.COM Sep 17 2020 08:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14099998 EDI: CAPITALONE.COM Sep 17 2020 08:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14075947 +EDI: CHRM.COM Sep 17 2020 08:03:00 Chrysler Capital, Po Box 961275,
 Fort Worth, TX 76161-0275
 14075948 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 17 2020 04:48:23 Credit One Bank,
 Po Box 98873, Las Vegas, NV 89193-8873
 14075949 +EDI: RMSC.COM Sep 17 2020 08:03:00 GECRB/PayPal Cr, Attn:Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 14075950 +EDI: RMSC.COM Sep 17 2020 08:03:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 14075946 EDI: JPMORGANCHASE Sep 17 2020 08:03:00 Chase Manhattan Mortgage, Attn: Bankruptcy Dept.,
 3415 Vision Dr, Columbus, OH 43219
 14126193 EDI: JPMORGANCHASE Sep 17 2020 08:03:00 JPMorgan Chase Bank, N.A., 3415 Vision Drive,
 OH4-7142, Columbus, OH 43219
 14110919 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2020 04:48:01
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14075951 +EDI: NAVIENTFKAMSERV.COM Sep 17 2020 08:03:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 14080011 EDI: RECOVERYCORP.COM Sep 17 2020 08:03:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 15185540 +E-mail/Text: BKBCNMAIL@carringtonms.com Sep 17 2020 04:41:00
 WILMINGTON SAVINGS FUND SOCIETY, FSB ET AL, c/o Carrington Mortgage Services, LLC,
 P.O. Box 79001, Phoenix, AZ 85062-9001

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank Of New York Mellon Etal
 cr The Bank Of New York Mellon F/K/A The Bank Of New
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: agro
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Sep 16, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
andygornall@latouflawfirm.com
Brian Nicholas on behalf of Creditor JPMorgan Chase Bank, National Association
bnicholas@kmlawgroup.com
Brian Nicholas on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF
QUERCUS MORTGAGE INVESTMENT TRUST bnicholas@kmlawgroup.com
David A. Rice on behalf of Debtor Lee Ann Spencer ricelaw1@verizon.net, lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF
QUERCUS MORTGAGE INVESTMENT TRUST bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
Jeremy J. Kobeski on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New
York As Successor et al. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor The Bank Of New York Mellon Etal pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott R. Lowden on behalf of Debtor Lee Ann Spencer niclowlgl@comcast.net
Thomas Song on behalf of Creditor The Bank Of New York Mellon Etal pawb@fedphe.com
TOTAL: 12